#### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Identify Yourself

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Jamie First Name  Lee Middle Name	First Name Middle Name
	Bring your picture identification to your meeting	Shearer Last Name	Last Name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	First Name  Middle Name  Last Name	First Name  Middle Name  Last Name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - <u>8</u> <u>6</u> <u>5</u> <u>2</u> OR 9xx - xx	xxx - xx
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.  Business name	☐ I have not used any business names or EINs.  Business name
	the last 8 years Include trade names and doing business as names	Business name	Business name

Official Form 101

Deb	otor 1 Jamie Lee Shearer	r	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
5.	Where you live	EIN	EIN If Debtor 2 lives at a different address:
		7943 Timberline Road  Number Street	Number Street
		White City OR 97503	City State 7ID Code
		City State ZIP Code  Jackson	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district long than in any other district.	
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
Р	art 2: Tell the Court A	bout Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you	Check one: (For a brief description of each, s for Bankruptcy (Form 2010)). Also, go to the	see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing top of page 1 and check the appropriate box.
	are choosing to file under	Chapter 7	
		Chapter 11	
		Chapter 12	
		Chapter 13	

Deb	tor 1 Jamie Lee Shearer			ase numl	ber (if known)		
8.	How you will pay the fee	pa pa	will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may be with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.				
			I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).				
		B <sub>2</sub> th	I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.				
9.	Have you filed for	<b>☑</b> N	0				
	bankruptcy within the last 8 years?	☐ Y	es.				
		District	t	When	MA / DD / \\	Case number	
		District	i				
			-		MM / DD / YYYY	Case number	
		District	:	When	MM / DD / YYYY	Case number	
10.	Are any bankruptcy	N N	0		, 22 ,		
	cases pending or being filed by a spouse who is	— П Y	es.				
	not filing this case with	Debtor	·		Relationsh	ip to you	
	you, or by a business partner, or by an	District					
	affiliate?	Diotrio			MM / DD / YYYY		
		Debtor	·		Relationsh	ip to you	
		District		When	MM / DD / YYYY	Case number,	
11.	Do you rent your residence?	Щ.	o. Go to line 12. es. Has your landlord obtained an eviction ju	udgment	against you?		
			<ul><li>✓ No. Go to line 12.</li><li>✓ Yes. Fill out Initial Statement About and file it as part of this bankruptcy</li></ul>		tion Judgment	Against You (Form 101A)	

Deb	tor 1 Jamie Lee Shearer			Case number	er (if known)		
Pa	Report About An	y Bu	sine	sses You Own as a Sole Proprietor			
2. Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as				So to Part 4.  Name and location of business  Name of business, if any  Number Street			
	a corporation, partnership, or LLC.						
	If you have more than one sole proprietorship, use a separate sheet and attach it			City  Check the appropriate box to describe your busine	State	ZIP Co	de
	to this petition.			Health Care Business (as defined in 11 U.S.C. Single Asset Real Estate (as defined in 11 U.S.C. § 101(5: Commodity Broker (as defined in 11 U.S.C. § None of the above	C. § 101(27A)) S.C. § 101(51E 3A))	3))	
3.	Chapter 11 of the can set Bankruptcy Code and most red are you a small business or if any			filing under Chapter 11, the court must know whether operiate deadlines. If you indicate that you are a soft balance sheet, statement of operations, cash-flow these documents do not exist, follow the procedure	mall business of statement, and	debtor, you d federal in	must attach your come tax return
	debtor?		No.	I am not filing under Chapter 11.			
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).		No.	I am filing under Chapter 11, but I am NOT a small the Bankruptcy Code.	l business debt	or accordin	g to the definition in
			Yes.	I am filing under Chapter 11 and I am a small busin Bankruptcy Code.	ness debtor ac	cording to t	he definition in the
Pa	Report If You Ow	n or	Hav	e Any Hazardous Property or Any Prope	erty That Ne	eds Imm	ediate Attention
4.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable		No Yes.	What is the hazard?			
	hazard to public health or safety? Or do you own any property that needs immediate attention?			If immediate attention is needed, why is it needed?	>		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			Where is the property?  Number Street			
				City		State	ZIP Code

## Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case): You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

## ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. State the type of debts you owe that are not consumer or business debts.

Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be

17. Are you filing under

I am not filing under Chapter 7. Go to line 18. No.

available for distribution to unsecured creditors?

I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

18. How many creditors do you estimate that you

1-49 1,000-5,000 50-99 5,001-10,000 100-199 10,001-25,000

25,001-50,000 50,001-100,000 More than 100,000

19. How much do you estimate your assets to be worth?

owe?

\$0-\$50,000  $\square$ \$50,001-\$100,000 \$100,001-\$500,000 

\$500,001-\$1 million

200-999

**☑** No

☐ Yes

П

\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million П \$100,000,001-\$500 million

\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion П

20. How much do you estimate your liabilities to be?

\$0-\$50,000  $\square$ \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million П

\$1,000,001-\$10 million \$10,000,001-\$50 million П \$50,000,001-\$100 million П \$100,000,001-\$500 million

\$1,000,000,001-\$10 billion П \$10,000,000,001-\$50 billion П More than \$50 billion П

\$500,000,001-\$1 billion

Jamie Lee Shearer	Case number (if known)	

#### Part 7: Sign Below

For you

Debtor 1

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Jamie Lee Shearer	X
Jamie Lee Shearer, Debtor 1	Signature of Debtor 2
Executed on <b>05/24/2019</b>	Executed on
MM / DD / YYYY	MM / DD / YYYY

Debtor 1 Jamie Lee Shearer Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Karen M. Oakes	Dat	
Signature of Attorney for Debtor		MM / DD / YYYY
Karen M. Oakes		
Printed name		
Oakes Law Offices, P.C.		
Firm Name		
6502 S Sixth Street		
Number Street		
Klamath Falls	OR	97603
Klamath Falls City	OR State	<b>97603</b> ZIP Code
City  Contact phone (541) 273-1650	State	
City	State	ZIP Code

B2030 (Form 2030) (12/15)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON EUGENE DIVISION

In	re Jamie Lee Shearer	Case No.	
		Chapter	7
	DISCLOSURE OF COMPENSATION OF ATT	TORNEY FOR	DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I are that compensation paid to me within one year before the filing of the petition services rendered or to be rendered on behalf of the debtor(s) in contemplatis as follows:	in bankruptcy, or	agreed to be paid to me, for
	For legal services, I have agreed to accept	\$	1,859.00
	Prior to the filing of this statement I have received	<u>\$</u>	1,859.00
	Balance Due		\$0.00
2.	The source of the compensation paid to me was:  ☑ Debtor ☐ Other (specify)		
3.	The source of compensation to be paid to me is:		
	✓ Debtor		
4.	☐ I have not agreed to share the above-disclosed compensation with any associates of my law firm.	other person unle	ss they are members and
	✓ I have agreed to share the above-disclosed compensation with another associates of my law firm. A copy of the agreement, together with a list compensation, is attached.		
	research paralegals and/or appearance counsel		
5.	In return for the above-disclosed fee, I have agreed to render legal service f	for all aspects of th	e bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debankruptcy;	ebtor in determinin	g whether to file a petition in
	b. Preparation and filing of any petition, schedules, statements of affairs and	d plan which may b	pe required;
	c. Representation of the debtor at the meeting of creditors and confirmation	n hearing, and any	adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: Includes representation through meeting of creditors and filing financial education certificate; does not include representation in any adversary proceeding filed against debtor(s); client understands that attorney may file Motion To Withdraw following Meeting of Creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

> 05/24/2019 /s/ Karen M. Oakes

Karen M. Oakes Date Oakes Law Offices, P.C. 6502 S Sixth Street

Klamath Falls, OR 97603

Phone: (541) 273-1650 / Fax: (888) 221-0792

Bar No. OSB 98463

## UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

In re	) Case No	(If Known)
Debtor(s)	) STATEMEN	7 INDIVIDUAL DEBTOR'S* NT OF INTENTION S.C. §521(a)
IMPORTANT NOTICES TO DEBTOR(S):		
1.Complete, sign and file this form even if you to unexpired leases. If creditors are listed, ma		secured by property of the estate or personal property subject tificate of service is completed.
2. Failure to perform the intentions as to proper under 11 USC §341(a) may result in relief for		within 30 days after the first date set for the Meeting of Creditors in the Automatic Stay protecting such property.
of the estate. Attach additional pages is nece		st be fully completed for <b>each</b> debt which is secured by property
☐ IF NONE - Check this box.		
Property No. 1  Creditor's Name:		Describe Property Securing Debt:
Property will be (check one): SURRENDERE  If retaining the property, I intend to (check at leas Redeem the property Reaffirm the debt	t one):	INED
Other. Explain (for example, avoid lien using  Property is (check one): CLAIMED AS EXEM		CLAIMED AS EXEMPT
Property No. 2 (if necessary)		
Creditor's Name:		Describe Property Securing Debt:
Property will be (check one): SURRENDERE  If retaining the property, I intend to (check at leas Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using	t one):	INED
Property is (check one): CLAIMED AS EXEM	1PT NOT	CLAIMED AS EXEMPT
Property No. 3 (if necessary)		
Creditor's Name:		Describe Property Securing Debt:
Property will be (check one): SURRENDERE	D RETA	INED

If retaining the property, I intend to Redeem the property Reaffirm the debt Other. Explain (for example, av	,			
Property is (check one): CLAII	MED AS EXEMPT NO	T CLAIMED AS EXEMI	PT	
PART B - Personal property subjlease. Attach additional pages if		three columns of Par	t B must be complete	d for each unexpired
Property No. 1				
Lessor's Name:	Describe Leased Pi	roperty:	Lease will be assume 11 USC §365(p)(2): YES	ed pursuant to
Property No. 2 (if necessary)				
Lessor's Name:			Lease will be assume 11 USC §365(p)(2): YES	ed pursuant to
Property No. 3 (if necessary)				
Lessor's Name:	Describe Leased Pi	roperty:	Lease will be assume 11 USC §365(p)(2): YES	ed pursuant to
Continuation sheets attached (if a	nny).			
I DECLARE UNDER PENALTY OF INDICATES INTENTION AS TO AN SECURING A DEBT AND/OR PERS TO AN UNEXPIRED LEASE.  DATE:	Y PROPERTY OF MY ESTATE	DOCUMENT AND L	OCAL FORM #715 WE	
DEBTOR'S SIGNATURE		DEBTOR OR ATTORNE	EY'S SIGNATURE	OSB# (if attorney)
JOINT DEBTOR'S SIGNATURE (If applic	cable)	JOINT DEBTOR'S SIGN	NATURE (If applicable and	I no attorney)
		PRINT OR TYPE SIGNI	ER'S NAME & PHONE NO	).
		SIGNER'S ADDRESS (	if attorney)	

NON-JUDICIAL REMEDY WHEN CONSUMER DEBTOR FAILS TO TIMELY PERFORM STATED INTENTIONS

Creditors, see <u>Local Form #715</u> (attached if this document was served on paper) if you wish information on how to obtain non-judicial relief from the automatic stay of 11 U.S.C. §362(a) as to your collateral.

#### QUESTIONS????

Call an attorney with questions about these procedures or the law. However, only call the debtor's attorney if you have questions about the debtor's intent as to your collateral.

Fill in this information to identify your case:							
Debtor 1	Jamie First Name	Lee Middle Name	Shearer Last Name				
Debtor 2 (Spouse, if filing)		Middle Name	Last Name				
United States Bar	nkruptcy Court fo	or the: <b>DISTRICT OF</b>	OREGON				
Case number (if known)							

#### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
	1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$8,455.06
	1c. Copy line 63, Total of all property on Schedule A/B	\$8,455.06
Р	art 2: Summarize Your Liabilities	
		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$4,842.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+\$29,844.33
	Your total liabilities	\$34,686.33
P	Part 3: Summarize Your Income and Expenses	

Del	otor 1	Jamie Lee Shearer	Case number (if known)	
Р	art 4:	Answer These Questions for Administrative and Statis	tical Records	
6.	Are you	filing for bankruptcy under Chapters 7, 11, or 13?		
	□ No ☑ Ye	You have nothing to report on this part of the form. Check this box and	submit this form to the court with y	our other schedules.
7.	What ki	nd of debt do you have?		
	ت ا	ur debts are primarily consumer debts. Consumer debts are those "indily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for sta	, ,	'
		ur debts are not primarily consumer debts. You have nothing to report form to the court with your other schedules.	on this part of the form. Check th	is box and submit
8.		e Statement of Your Current Monthly Income: Copy your total current Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14	,	\$2,297.26
9.	Copy th	e following special categories of claims from Part 4, line 6 of Schedu	ıle E/F:	
			Total claim	
	From P	art 4 on Schedule E/F, copy the following:		
	9a. Do	nestic support obligations. (Copy line 6a.)	\$0.	00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$4,842.00

\$0.00

\$0.00

\$0.00

\$0.00

\$4,842.00

Fill in this i	nformation to id	dentify your case	and this filing:		
Debtor 1	Jamie	Lee	Shearer		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for	the: <b>DISTRICT OF</b>	OREGON		
Case number					
(if known)					if this is an led filing
Official For	m 106A/B				
Schedule A	A/B: Property	/			12/15
sheet to this for	m. On the top of a	ny additional pages	ring correct information. If more, write your name and case numb	oer (if known). Answer eve	ry question.
☑ No. G	n or have any legal o to Part 2. Vhere is the propert	•	et in any residence, building, land	I, or similar property?	
	•	-	l of your entries from Part 1, incl rite that number here		\$0.00
Part 2:	escribe Your V	ehicles			
-		•	in any vehicles, whether they are, also report it on Schedule G: Exec	•	•
3. Cars, vans	, trucks, tractors, s	port utility vehicles,	motorcycles		
□ No ☑ Yes					
3.1.	<b></b>		an interest in the property?	Do not deduct secured claim	•
Make:	Mitsubishi	Check or	ne. or 1 only	amount of any secured cla Creditors Who Have Claim	
Model:	Outlander 2007		or 2 only	Current value of the	Current value of the
Year: Approximate mile			or 1 and Debtor 2 only	entire property?	portion you own?
Other information		At lea	ast one of the debtors and another	\$3,100.00	\$3,100.00
2007 Mitsubis	 hi Outlander (app ); purchased Apr	ш,	ck if this is community property instructions)		
4. Watercraft,	aircraft, motor ho	mes, ATVs and othe	r recreational vehicles, other veh	•	
✓ No ☐ Yes	,	,,	, <u> </u>	.,	
	•	-	of your entries from Part 2, incli		\$3,100.00

Г	Describe four Personal and Household items	
Do y	ou own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware	
	No  ✓ Yes. Describe Household goods	\$193.00
7.	Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
	No ✓ Yes. Describe Household electronics	\$100.00
8.	Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
	□ No ☑ Yes. Describe Books	\$5.00
9.	Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
	✓ No ☐ Yes. Describe	
10.	Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
	No  ✓ Yes. Describe 300 win mag rifle .223 rifle	\$500.00
11.	Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	□ No ☑ Yes. Describe Various dress/casual/work clothing items	\$400.00
12.	Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
	No ✓ Yes. Describe Various female jewelry items	\$100.00
13.	Non-farm animals  Examples: Dogs, cats, birds, horses	
	✓ No  Yes. Describe	
14.	Any other personal and household items you did not already list, including any health aids you did not list	
	✓ No  Yes. Give specific information	
15.	Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here	\$1,298.00

Yes..... Issuer name and description:

**√** No

Deb	tor 1 Jamie Lee Shearer	Case numb	er (if known)	
24.	Interests in an education IRA, in an account in a qualified ABLE p 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	program, or under a qual	ified state tuition pro	ogram.
	<b>☑</b> No			
	Yes Institution name and description. Separa	ately file the records of any	interests. 11 U.S.C.	§ 521(c)
25.	Trusts, equitable or future interests in property (other than anyth powers exercisable for your benefit	ing listed in line 1), and i	ights or	
	☑ No			
	Yes. Give specific information about them			
26.	Patents, copyrights, trademarks, trade secrets, and other intelled Examples: Internet domain names, websites, proceeds from royalties		s	
	No No			
	Yes. Give specific information about them			
27.	Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative associa	tion holdings, liquor licens	es, professional licen	ses
	<b>☑</b> No			
	Yes. Give specific information about them			
Mor	ney or property owed to you?			Current value of the
				portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you			
	<b>☑</b> No			
	Yes. Give specific information		Federal	:
	about them, including whether you already filed the returns		State:	
	and the tax years		Local:	
29	Family support			
	Examples: Past due or lump sum alimony, spousal support, child su	pport, maintenance, divord	e settlement, property	/ settlement
	□ No			
	Yes. Give specific information		Alimony:	\$0.00
	Support: Back child support owed from Richard Hayw	ard. Amt: \$4,027.56	Maintenance:	\$0.00
			Support:	\$4,027.56
			Divorce settlement:	\$0.00
			Property settlement	<b>\$0.00</b>
30.	Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability b compensation, Social Security benefits; unpaid loans you	• •	pay, workers'	
	<ul><li>No</li><li>✓ Yes. Give specific information wages earned not yet paid</li></ul>			Unknown
31.	Interests in insurance policies  Examples: Health, disability, or life insurance; health savings account	nt (HSA); credit, homeowne	er's, or renter's insura	nce
	✓ No ✓ Yes. Name the insurance			
	company of each policy			
	and list its value Company name:	Beneficiary:	Su	rrender or refund value:

Deb	tor 1 Jamie Lee Shearer	Case number (if known)	
32.	Any interest in property that is due you from someone who If you are the beneficiary of a living trust, expect proceeds from entitled to receive property because someone has died		
	<ul><li>✓ No</li><li>✓ Yes. Give specific information</li></ul>		
33.	Claims against third parties, whether or not you have filed Examples: Accidents, employment disputes, insurance claims	• •	
	✓ No ☐ Yes. Describe each claim		
34.	Other contingent and unliquidated claims of every nature, rights to set off claims	including counterclaims of the debtor and	
	✓ No ☐ Yes. Describe each claim		
35.	Any financial assets you did not already list		
	✓ No ☐ Yes. Give specific information		_
36.	Add the dollar value of all of your entries from Part 4, inclu attached for Part 4. Write that number here	• • •	\$4,057.06
В	The December Any Rusiness Related Preparty	You Own or Have an Interest In. List any real est	ata in Dart 1
_ ' '	bescribe Any Business-Related Froperty	- List any real est	ate iii i ait i.
37.	Do you own or have any legal or equitable interest in any b	ousiness-related property?	
	No. Go to Part 6.		
	Yes. Go to line 38.		
		<b>portion</b> y Do not d	value of the you own?
38.	Accounts receivable or commissions you already earned	ciains o	r exemptions.
	✓ No  Yes. Describe		
39.	Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, production desks, chairs, electronic devices	rinters, copiers, fax machines, rugs, telephones,	
	✓ No ☐ Yes. Describe		
40.	Machinery, fixtures, equipment, supplies you use in busine	ess, and tools of your trade	
	✓ No ☐ Yes. Describe		
41.	Inventory		
	✓ No  Yes. Describe		
42.	Interests in partnerships or joint ventures		
	✓ No		
	Yes. Describe Name of entity:	% of ownership:	

Deb	tor 1 Jamie Lee Shearer	Case number (if known)	
43.	Customer lists, mailing lists, or other compilations		
	✓ No  Yes. Do your lists include personally identifiable inform  No Yes. Describe	mation (as defined in 11 U.S.C. § 101(41A))?	
44.	Any business-related property you did not already list		
	<ul><li>✓ No</li><li>✓ Yes. Give specific information.</li></ul>		
45.	Add the dollar value of all of your entries from Part 5, inclu attached for Part 5. Write that number here		\$0.00
Pa	art 6: Describe Any Farm- and Commercial Fish If you own or have an interest in farmland, list		n Interest In.
46.	Do you own or have any legal or equitable interest in any fa	arm- or commercial fishing-related property?	
	✓ No. Go to Part 7.  ✓ Yes. Go to line 47.		
			Current value of the portion you own? Do not deduct secured claims or exemptions.
47.	Farm animals  Examples: Livestock, poultry, farm-raised fish		
	✓ No ☐ Yes		
48.	Cropseither growing or harvested		
	✓ No ☐ Yes. Give specific information		
49.	Farm and fishing equipment, implements, machinery, fixture	res, and tools of trade	
	✓ No ☐ Yes		
50.	Farm and fishing supplies, chemicals, and feed		
	✓ No ☐ Yes		
51.	Any farm- and commercial fishing-related property you did	not already list	
	✓ No  Yes. Give specific information		
52.	Add the dollar value of all of your entries from Part 6, inclu attached for Part 6. Write that number here		\$0.00
Pa	art 7: Describe All Property You Own or Have ar	n Interest in That You Did Not List Above	
53.	Do you have other property of any kind you did not already Examples: Season tickets, country club membership	/ list?	
	✓ No ✓ Yes. Give specific information.		

63. Total of all property on Schedule A/B. Add line 55 + line 62.....

\$8,455.06

Case number (if known)  Official Form	nkruptcy Court for the	Middle Name  Middle Name  DISTRICT O	Shearer Last Name				
(Spouse, if filing) United States Bar Case number (if known) Official Form	First Name  nkruptcy Court for the	Middle Name					
United States Bar Case number (if known)	nkruptcy Court for the						
Case number (if known) Official Form		: DISTRICT O	Last Name				
(if known) Official Form	106C		F OREGON			☐ Check if this is an	
	106C					amended filing	
Schedule C:	<u></u>						
	The Property	You Clair	n as Exem	pt			04/19
Using the property y space is needed, fil	you listed on Schedu	le A/B: Property is page as many	(Official Form 10	6A/B)	as your source, list the	esponsible for supplying correct inf e property that you claim as exemp ssary. On the top of any additiona	t. If more
is to state a specif exempted up to the receive certain bea exemption of 100%	fic dollar amount as ne amount of any app nefits, and tax-exem % of fair market value	exempt. Altern blicable statutor pt retirement fu e under a law th	natively, you may ry limit. Some e undsmay be un hat limits the exe	y clair xemp limite emptic	n the full fair market v tionssuch as those t d in dollar amount. H	you claim. One way of doing so value of the property being for health aids, rights to lowever, if you claim an ar amount and the value of the le statutory amount.	
Part 1: Ide	ntify the Propert	y You Claim	as Exempt				
1. Which set of e	exemptions are you	claiming?	Check one only,	even	if your spouse is filing	with you.	
	claiming state and fed claiming federal exem	•	•	11 U.	S.C. § 522(b)(3)		
2. For any prope	erty you list on Sche	edule A/B that y	ou claim as exe	mpt, f	ill in the information I	below.	
•	of the property and li		rrent value of e portion you		ount of the mption you claim	Specific laws that allow exemp	otion
			ppy the value from thedule A/B		eck only one box for h exemption		
	Outlander (approx purchased April 20 e A/B: 3.1		\$3,100.00		\$3,100.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)	
Line from Schedule							
			<b>\$193.00</b>	V	\$193.00	11 U.S.C. § 522(d)(3)	
Line from Schedule Brief description: Household good			\$193.00		\$193.00 100% of fair market value, up to any	11 U.S.C. § 522(d)(3)	

Official Form 106C

Part 2: A	dditional Page					
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own		ount of the mption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B		eck only one box for h exemption		
Brief description: Household ele		\$100.00		\$100.00 100% of fair market	11 U.S.C. § 522(d)(3)	
Line from Schedu	ule A/B: <b>7</b>			value, up to any applicable statutory limit		
Brief description:		\$5.00	<b>I</b>	\$5.00 100% of fair market	11 U.S.C. § 522(d)(3)	
Line from Schedu	ule A/B: <b>8</b>			value, up to any applicable statutory limit		
Brief description: 300 win mag ri .223 rifle Line from Schedu	ifle	\$500.00		\$500.00 100% of fair market value, up to any applicable statutory	11 U.S.C. § 522(d)(5)	
Brief description:		\$400.00	$\overline{\mathbf{Z}}$	\$400.00	11 U.S.C. § 522(d)(3)	
Various dress/ Line from Schedu	/casual/work clothing items ule A/B:11			100% of fair market value, up to any applicable statutory limit		
Brief description: Various female	e jewelry items	\$100.00		\$100.00 100% of fair market	11 U.S.C. § 522(d)(4)	
Line from Schedu	ule A/B:12			value, up to any applicable statutory limit		
Brief description:		\$24.50		\$24.50 100% of fair market	11 U.S.C. § 522(d)(5)	
Line from Schedu	ule A/B: <b>17.1</b>			value, up to any applicable statutory limit		
Brief description: wells Fargo sa		\$5.00	<b>I</b>	<b>\$5.00</b> 100% of fair market	11 U.S.C. § 522(d)(5)	
Line from Schedu	ule A/B: <b>17.2</b>			value, up to any applicable statutory limit		
Brief description:	pport owed from Richard	\$4,027.56	<b>☑</b>	\$4,027.56 100% of fair market	11 U.S.C. § 522(d)(10)(D)	
Hayward Line from Schedu				value, up to any applicable statutory limit		
Brief description: wages earned		Unknown	<b>☑</b>	<b>\$0.00</b> 100% of fair market	11 U.S.C. § 522(d)(5)	
Line from Schedu				value, up to any applicable statutory limit		

Fill in this inf	ormation to identif	v vour case	:			
Debtor 1	Jamie L	ee liddle Name	Shearer Last Name			
Debtor 2 (Spouse, if filing)	First Name M	liddle Name	Last Name			
	nkruptcy Court for the: <u>D</u>	ISTRICT OF	OREGON			
Case number (if known)					Check if this is amended filing	
Official Form	106D					
Schedule D	Creditors Who	Have Cla	ims Secured by	Property		12/15
On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  □ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  □ Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As  Column A  Amount of claim  Value of collateral  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Column B  Column C  Unsecured  Unsecured						
creditor's nam	sible, list the claims in alp ne.		Ü	Do not deduct the value of collateral	that supports this claim	portion If any
2.1		secures the	property that claim:	Unknown	\$0.00	Unknown
Progressive Lea Creditor's name 256 Data Drive Number Street	asing	- furniture -				
		- As of the dat	e you file, the claim is:	Check all that apply.		
Draper City Who owes the del	UT 84020 State ZIP Code  ot? Check one.	Continge Unliquida Disputed Nature of lie	ited			
_	the debtors and another	Statutory Judgmen  Other (inc	ment you made (such as lien (such as tax lien, m t lien from a lawsuit cluding a right to offset)		car loan)	
Check if this of to a communi		lease				
Date debt was inc	urred	_ Last 4 digits	of account number			
Add the dollar val	ue of your entries in Co	olumn A on this	s page. Write		1	
that number here:	•	A VII UII	pago. mile	\$0.00		

\$0.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

Fill in this inf	formation to	identify your c	ase:				
Debtor 1	Jamie	Lee	Shearer				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_			
(Spouse, ii iiiiig)	) Thist Name	Middle Hame	Lastivanie				
United States Ba	inkruptcy Court fo	or the: <b>DISTRICT</b>	OF OREGON	_			
Case number						Check if this is a	an
(if known)					_	amended filing	
Official Form	106E/F						
		rs Who Have	e Unsecured Claims				12/15
			t 1 for creditors with PRIORITY				
Do not include an If more space is r to this page. On the	ny creditors with needed, copy the the top of any ac	n partially secured e Part you need, f dditional pages, w	and on Schedule G: Executory claims that are listed in Schedull it out, number the entries in the control of th	lule D: Creditor the boxes on th	s Who Ho	ld Claims Secur	ed by Property.
			secured Claims				
-	•	ty unsecured clair	ns against you?				
☐ No. Go	to Part 2.						
claim. For ea show both pri more space is claim, list the	ach claim listed, ic ority and nonprio s needed for prio other creditors in	dentify what type o rity amounts. As n rity unsecured clai n Part 3.	creditor has more than one priori f claim it is. If a claim has both p nuch as possible, list the claims in ms, fill out the Continuation Page	riority and nonpr n alphabetical or of Part 1. If mo	iority amo der accord re than on	unts, list that clair ding to the credito	n here and or's name. If
(For an expia	nation of each ty	pe of claim, see the	e instructions for this form in the	Total c		Priority	Nonpriority
						amount	amount
2.1				\$4,8	842.00	\$4,842.00	\$0.00
IRS			Last 4 digits of account numb	ner			
Priority Creditor's Nam PO BOX 7346	ne		When was the debt incurred?	2017			
Number Street							
-			As of the date you file, the cla	i <b>im is:</b> Check al	I that apply	y.	
Philadalphia	PA	19101-7346	Unliquidated				
Philadelphia City	State	ZIP Code	Disputed				
Who incurred the	debt? Check	one.	Type of PRIORITY unsecured	claim:			
Debtor 1 only			Domestic support obligation				
Debtor 2 only Debtor 1 and [	Debtor 2 only		Taxes and certain other del	•	•	nt	
	f the debtors and	another	intoxicated	a. Aljury Willie yo	G WOIG		
	claim is for a co	mmunity debt	Other. Specify				
Is the claim subje	ect to offset?						
✓ No Yes							

Debtor 1 Jamie Lee Shearer	Case number (if known)
Part 2: List All of Your NONPRIORIT	Y Unsecured Claims
Yes  4. List all of your nonpriority unsecured claims If a creditor has more than one nonpriority unse	I claims against you?  . Submit this form to the court with your other schedules.  in the alphabetical order of the creditor who holds each claim.  cured claim, list the creditor separately for each claim. For each claim listed, identify what luded in Part 1. If more than one creditor holds a particular claim, list the other creditors in
Part 3. If more space is needed for nonpriority 4.1	unsecured claims, fill out the Continuation Page of Part 2.  Total claim \$805.00
Cascade Credit Consulting Nonpriority Creditor's Name 63830 Clausen Drive Ste 200 Number Street  Bend OR 97701 City State ZIP Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify
Check if this claim is for a community debt  Is the claim subject to offset?  No Yes  4.2  Credit Protection Associates  Nonpriority Creditor's Name  Attn: Vicki Grant  Number Street  13355 Noel Road Ste 2100	Debt Collector  \$505.00  Last 4 digits of account number 2 7 5 9  When was the debt incurred? 06/2018  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated
Dallas  TX  T5240-6837  State  ZIP Code  Who incurred the debt? Check one.  ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset?  ✓ No Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify  Collection

Debtor 1 Jamie Lee Shearer Case number (if known) Your NONPRIORITY Unsecured Claims -- Continuation Page Part 2: After listing any entries on this page, number them sequentially from the Total claim previous page. 4.3 \$340.00 **CSO Financial Inc** Last 4 digits of account number 3 4 0 2 Nonpriority Creditor's Name When was the debt incurred? 07/2018 P.O. Box 1666 As of the date you file, the claim is: Check all that apply. Number Street Contingent Unliquidated Disputed 97470-0409 Roseburg OR City State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only П that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Collection Agency** Is the claim subject to offset? **☑** No Yes 4.4 \$3,350.33 **CSO Financial Inc** Last 4 digits of account number 0 2 7 0 Nonpriority Creditor's Name When was the debt incurred? 12/2017 P.O. Box 1666 As of the date you file, the claim is: Check all that apply. Number Contingent Unliquidated □ Disputed Roseburg OR 97470-0409 State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Collection Agency** Is the claim subject to offset? **☑** No Yes 4.5 \$524.00 Last 4 digits of account number **Fingerhut** 2 1 5 5 Nonpriority Creditor's Name When was the debt incurred? 11/2015 6250 Ridgewood Drive As of the date you file, the claim is: Check all that apply. Number Street ☐ Contingent Unliquidated Disputed St. Cloud MN 56303-0820 State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt Consumer goods

✓ No ☐ Yes

Is the claim subject to offset?

Debtor 1 Jamie Lee Shearer Case number (if known) Your NONPRIORITY Unsecured Claims -- Continuation Page Part 2: After listing any entries on this page, number them sequentially from the Total claim previous page. 4.6 \$438.00 **First Premier Bank** Last 4 digits of account number 8 2 4 9 Nonpriority Creditor's Name When was the debt incurred? 04/2018 Attn: Dana Dykhouse, CEO As of the date you file, the claim is: Check all that apply. 3820 N Louise Ave Contingent Unliquidated Disputed 57107-0145 Sioux Falls SD State Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only П that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Consumer Debt** Is the claim subject to offset? **☑** No Yes 4.7 \$300.00 **Greenline Loans** Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? **PO Box 507** As of the date you file, the claim is: Check all that apply. Number Contingent Unliquidated □ Disputed Hays MT 59527 City State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Consumer Debt** Is the claim subject to offset?  $\square$ Yes 4.8 \$539.00 Jefferson Capital Systems, Inc. Last 4 digits of account number 7 0 0 3 Nonpriority Creditor's Name When was the debt incurred? 06/01/2018 PO Box 7999 Number As of the date you file, the claim is: Check all that apply. Street ☐ Contingent Unliquidated Disputed St. Cloud MN 56302-7999 ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify Check if this claim is for a community debt debt collection

✓ No ☐ Yes

Is the claim subject to offset?

Debtor 1 Jamie Lee Shearer Case number (if known) Your NONPRIORITY Unsecured Claims -- Continuation Page Part 2: After listing any entries on this page, number them sequentially from the Total claim previous page. 4.9 \$158.00 Les Schwab Tire Centers Last 4 digits of account number 4 6 2 Nonpriority Creditor's Name When was the debt incurred? 05/2018 Attn: Corey Parks, RA As of the date you file, the claim is: Check all that apply. Number 20900 Cooley Road Contingent Unliquidated Disputed 97701-3406 Bend OR City State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only П that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Consumer Debt** Is the claim subject to offset? **☑** No Yes 4.10 \$279.00 Mid Oregon FCU Last 4 digits of account number 0 0 3 0 Nonpriority Creditor's Name When was the debt incurred? 10/2017 Attn: Bill Anderson, Pres. As of the date you file, the claim is: Check all that apply. Number Street P.O. Box 6749 Contingent Unliquidated □ Disputed **Bend** OR 97708 City State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Consumer Debt** Is the claim subject to offset? **☑** No Yes 4.11 \$468.00 MidAmerica Bank & Trust Company Last 4 digits of account number 3 7 <u>0</u> 9 Nonpriority Creditor's Name When was the debt incurred? 03/2018 Attn: Bankruptcy As of the date you file, the claim is: Check all that apply. Street 216 West Second St Contingent Unliquidated Disputed Dixon MO 65459 State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify Check if this claim is for a community debt

**☑** No Yes

Is the claim subject to offset?

**Credit Card** 

Debtor 1 Jamie Lee Shearer Case number (if known) Your NONPRIORITY Unsecured Claims -- Continuation Page Part 2: After listing any entries on this page, number them sequentially from the **Total claim** previous page. 4.12 \$11,005.00 Northwest Acceptance Corp, Inc. Last 4 digits of account number 0 3 0 1 Nonpriority Creditor's Name When was the debt incurred? 11/2018 Attn: Christopher Gross, RA As of the date you file, the claim is: Check all that apply. Number Street 401 E 4th Street Contingent Unliquidated Disputed Medford 97501-5914 OR State Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only П that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Consumer Debt** Is the claim subject to offset? **☑** No Yes 4.13 \$1,977.00 Northwest Community CU Last 4 digits of account number 2 1 6 5 Nonpriority Creditor's Name When was the debt incurred? 08/2015 PO Box 10607 As of the date you file, the claim is: Check all that apply. Number Contingent Unliquidated □ Disputed Eugene OR 97440 City State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt Medical Is the claim subject to offset?  $\square$ Yes 4.14 \$600.00 Oregon Employment Dept. Last 4 digits of account number Nonpriority Creditor's Nam When was the debt incurred? 875 Union Street NE As of the date you file, the claim is: Check all that apply. Number Street ☐ Contingent Unliquidated Disputed Salem OR 97311-0800 ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify Check if this claim is for a community debt unemployment overpayment

✓ No ☐ Yes

Is the claim subject to offset?

Debtor 1 Jamie Lee Shearer Case number (if known) Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page After listing any entries on this page, number them sequentially from the **Total claim** previous page. 4.18 \$195.00 **USCB** Corporation Last 4 digits of account number 0 4 2 2 Nonpriority Creditor's Name When was the debt incurred? 08/2016 101 Harrison Street As of the date you file, the claim is: Check all that apply. Number Street Contingent Unliquidated Disputed PA 18403 Archbald City State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only П that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Collection Agency** Is the claim subject to offset? **☑** No Yes 4.19 \$6,721.00 Last 4 digits of account number **World Famous Autos** <u>8</u> <u>1</u> <u>1</u> <u>9</u> Nonpriority Creditor's Name When was the debt incurred? 02/2018 Attn: N. Kenneth Phillips, Pres. As of the date you file, the claim is: Check all that apply. Street Number 144 Oxford Place Contingent Unliquidated Disputed Medford OR 97504-9333 City State ZIP Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. ☐ Student loans Debtor 1 only Obligations arising out of a separation agreement or divorce Debtor 2 only that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify ☐ Check if this claim is for a community debt **Consumer Debt** 

Is the claim subject to offset?

Yes

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Allied Schools			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name 22952 Alcalde Drive			Line <b>4.18</b> of <i>(Check one):</i> Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
			— Last 4 digits of account number			
Laguna Hills City	CA State	<b>92658</b> ZIP Code	<u> </u>			
•						
Bend Broadband			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name 63070 Nels Anderson Road			Line <b>4.2</b> of <i>(Check one):</i> $\square$ Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
			— Last 4 digits of account number			
Bend City	OR State	<b>97701</b> ZIP Code	<u>—</u>			
J.,	Oldio	0000				
Jackson County	Circuit Court		On which entry in Part 1 or Part 2 did you list the original creditor?			
Name 100 South Oakdale Avenue			Line <b>4.4</b> of <i>(Check one):</i> $\square$ Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
			— Last 4 digits of account number			
Medford	OR State	<b>97501-3127</b> ZIP Code				
City	State	ZIP Code				
Northwest Comm	unity CU		On which entry in Part 1 or Part 2 did you list the original creditor?			
Name <b>PO Box 10607</b>			Line <b>4.4</b> of <i>(Check one):</i> $\square$ Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
			— Last 4 digits of account number			
Eugene	OR	97440	<u> </u>			
City	State	ZIP Code				
Northwest Comm	unity CU		On which entry in Part 1 or Part 2 did you list the original creditor?			
Name <b>PO Box 10607</b>			Line <b>4.3</b> of <i>(Check one):</i> $\square$ Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
			— Last 4 digits of account number			
Eugene	OR State	97440				

#### Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page On which entry in Part 1 or Part 2 did you list the original creditor? Oregon Employment Dept. **Overpayment Recovery** Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 875 Union Street NE Last 4 digits of account number Salem OR 97311 State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? **Resurgent Capital Services** PO Box 10368 Line 4.16 of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number Greenville SC 29603-0368 ZIP Code St. Charles Medical Center On which entry in Part 1 or Part 2 did you list the original creditor? Name **Business Service Office** Line 4.15 of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims P.O. Box 6096 Last 4 digits of account number 97708-6096 OR Bend City State ZIP Code St. Charles Medical Center On which entry in Part 1 or Part 2 did you list the original creditor? Name Dept. 8915 Line 4.15 of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims PO Box 1259 Last 4 digits of account number 19456 **Oaks** PA State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? St. Charles Medical Center 2500 Neff Road Line **4.15** of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number **Bend** OR 97701 State ZIP Code On which entry in Part 1 or Part 2 did you list the original creditor? Total Card, Inc. Name Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 89725 Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number SD Sioux Falls 57109

City

Debtor 1 Jamie Lee Shearer Case number (if known) \_\_\_ Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page **Verizon Wireless** On which entry in Part 1 or Part 2 did you list the original creditor? 3245 158th Ave SE Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number Bellevue WA 98008-6401 State ZIP Code Vernon Property Management, LLC On which entry in Part 1 or Part 2 did you list the original creditor? 319 SE Logsden #101 Line 4.1 of (Check one): 

Part 1: Creditors with Priority Unsecured Claims Number Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number

**Bend** 

City

OR

State

97702

ZIP Code

#### Part 4:

### Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a.	Domestic support obligations	6a.	\$0.00
	6b.	Taxes and certain other debts you owe the government	6b.	\$4,842.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+\$0.00
	6e.	<b>Total.</b> Add lines 6a through 6d.	6d.	\$4,842.00
				Total claim
Total claims from Part 2	6f.	Student loans	6f.	\$0.00
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts		\$0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i. <b>.</b>	<b>\$29,844.33</b>
	6j.	<b>Total.</b> Add lines 6f through 6i.	6j.	\$29,844.33

Fill in this inf	ormation to i	dentify your case	:			
Debtor 1	Jamie First Name	Lee Middle Name	Shearer Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Ba	nkruptcy Court fo	or the: <b>DISTRICT OF</b>	OREGON			
Case number					П	
(if known)						

Official Form 106G

#### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

    Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fill in this info	ormation to i	dentify your case	:	
Debtor 1	Jamie First Name	<b>Lee</b> Middle Name	Shearer Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court fo	or the: <b>DISTRICT OF</b>	OREGON	
Case number (if known)	-			Check if this

#### Official Form 106H

**√** No

#### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

2.	<ol> <li>Within the last 8 years, have you lived in a community property st include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, P</li> </ol>	
	No. Go to line 3.	
	Yes. Did your spouse, former spouse, or legal equivalent live wi	th you at the time?
	_ No	
	Yes	
3.	<ol> <li>In Column 1, list all of your codebtors. Do not include your spous person shown in line 2 again as a codebtor only if that person is creditor on Schedule D (Official Form 106D), Schedule E/F (Official Schedule D, Schedule E/F, or Schedule G to fill out Column 2.</li> </ol>	a guarantor or cosigner. Make sure you have listed the
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Fill in this infor	mation to	identify your case:			
Debtor 1	Jamie	Lee	Shearer		
	First Name	Middle Name	Last Name	Ch	eck if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	An amended filing
				lo	A supplement showing postpetition
United States Ban	Krupicy Court	lor the. District of	OKEGON		chapter 13 income as of the following date
(if known)					MM / DD / YYYY
Official Form 1	061				
Schedule I: Yo	— our Inco	me			12/15
include information a about your spouse. your name and case	about your s If more spac	pouse. If you are separ e is needed, attach a se nown). Answer every o	rated and your spouseparate sheet to this	se is not filing with	r spouse is living with you, you, do not include information f any additional pages, write
Fill in your emplinformation.	loyment		Dalatana		Del to a constant filling
If you have more	than one		Debtor 1		Debtor 2 or non-filing spouse
job, attach a sep- with information a		Employment status	<ul><li>✓ Employed</li><li>✓ Not employed</li></ul>		☐ Employed ☐ Not employed
additional employ		Occupation	Billing coordina		
Include part-time	e. seasonal.	Occupation	Billing Coordina	101	
or self-employed		Employer's name	Johnston Denta	l Care	
Occupation may student or homer applies.		Employer's address	1825 NW Hawth	orne Ave	Number Street
			Grants Pass	OR 97527	City State 7in Code
			City	State Zip Code	City State Zip Code
		How long employed tl	City	State Zip Code	City State Zip Code
Part 2: Give	Details Ab		City here? 4 months	State Zip Code	City State Zip Code
		out Monthly Incom	City here? 4 months	State Zip Code	<u> </u>
Estimate monthly inc	come as of th	out Monthly Incom	City here? 4 months	State Zip Code	City State Zip Code  e, write \$0 in the space. Include your
Estimate monthly ind non-filing spouse unle If you or your non-filin	come as of thess you are se	out Monthly Incom ne date you file this form eparated.	City here?  4 months  e  n. If you have nothing	State Zip Code  State Zip Code	<u> </u>
Estimate monthly ind non-filing spouse unle If you or your non-filin	come as of thess you are se	ne date you file this formeparated.	City here?  4 months  e  n. If you have nothing	State Zip Code  State Zip Code	e, write \$0 in the space. Include your
Estimate monthly inconon-filing spouse unled if you or your non-filing you need more space  2. List monthly grounds.	come as of thess you are seg spouse have, attach a sep	ne date you file this formeparated.	City here? 4 months  e  n. If you have nothing er, combine the inform s (before all	State Zip Code  g to report for any line mation for all employe	e, write \$0 in the space. Include your ers for that person on the lines below. If  For Debtor 2 or non-filing spouse
Estimate monthly inconon-filing spouse unled if you or your non-filing you need more space  2. List monthly gropayroll deduction	come as of the ess you are set g spouse have, attach a seposs wages, sees. If not paid	ne date you file this forme parated. The more than one employed parate sheet to this form. The more than one employed parate sheet to this form. The more than one employed parate sheet to this form.	city here? 4 months  e  n. If you have nothing er, combine the inform s (before all 2 the monthly wage	State Zip Code  g to report for any line mation for all employe  For Debtor 1	e, write \$0 in the space. Include your ers for that person on the lines below. If  For Debtor 2 or non-filing spouse

Official Form 106l Schedule I: Your Income page 1

Debt	Jainle Lee Shearer		Case nur	nber (if know	n)	
		F	or Debtor 1	For Debto		
	Copy line 4 here	<b>→</b> 4.	\$2,720.00			
5.	List all payroll deductions:					
	5a. Tax, Medicare, and Social Security deductions	5a.	\$246.84			
	5b. Mandatory contributions for retirement plans	5b.	\$0.00			
	5c. Voluntary contributions for retirement plans	5c.	\$0.00			
	5d. Required repayments of retirement fund loans	5d.	\$0.00			
	5e. Insurance	5e.	\$0.00			
	5f. Domestic support obligations	5f.	\$0.00			
	5g. Union dues	5g.	\$0.00			
	5h. Other deductions. Specify: Transit Tax	5h. <b>+</b>	\$2.86			
	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$ .	6.	\$249.70			
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4	. 7.	\$2,470.30			
8.	List all other income regularly received:					
	8a. Net income from rental property and from operating a business, profession, or farm	8a.	\$0.00			
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.					
	8b. Interest and dividends	8b.	\$0.00			
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.					
	8d. Unemployment compensation	8d.	\$0.00			
	8e. Social Security	8e.	\$0.00			
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.					
	Specify: SNAP benefits	8f.	\$353.00			
	8g. Pension or retirement income	8g.	\$0.00			
	8h. Other monthly income. Specify:	8h. <b>+</b>	\$0.00			
9.	<b>Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h	. 9.	\$353.00			
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$2,823.30	+	]=	\$2,823.30
	State all other regular contributions to the expenses that you list in Include contributions from an unmarried partner, members of your house friends or relatives.	ehold, you	r dependents, you			
	Do not include any amounts already included in lines 2-10 or amounts the	hat are not	available to pay e	expenses list		
	Specify:				11. +	
	Add the amount in the last column of line 10 to the amount in line 1 income. Write that amount on the Summary of Your Assets and Liabiliti				12.	\$2,823.30 Combined
	if it applies.	thio farm	.2			monthly income
13.	Do you expect an increase or decrease within the year after you file	tnis torm	l f			
	✓ No. None.  Yes. Explain:					

G	ill in this inform	ation to ide	ntify your case:			Cha	al: if this	. io.	
	Debtor 1	Jamie	Lee	Shear	or	l	ck if this		
	Debior 1	First Name	Middle Name	Last Na		님	A supp	ended filing lement showing	
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Na	me			r 13 expenses a ng date:	is of the
	United States Bankro	uptcy Court for t	he: <b>DISTRICT OF</b> (	DREGON			MM / D	D / YYYY	
	Case number (if known)								
O	fficial Form 10	6J				J			
So	chedule J: Yo	ur Expens	ses						12/15
naı	rect information. If me and case numbe	more space is	sible. If two married p needed, attach anoth nswer every question Isehold	er sheet to t					
1.	Is this a joint case	?							
2.	No Yes  Do you have deper  Do not list Debtor 1	ebtor 2 live in a  Debtor 2 musendents?	a separate household'  t file Official Form 106.  No  Yes. Fill out this in for each dependen	-2, Expenses	Dependent's relation	onshi		2.  Dependent's  age	Does dependent live with you?
	Debtor 2.		Tor caon aspenden		Son			11	□ No
	Do not state the de names.	pendents'							- ☑ Yes
3.	Do your expenses expenses of peop yourself and your	le other than	☑ No ☐ Yes						
P	art 2: Estima	te Your Ong	joing Monthly Exp	enses					
to I		of a date after	ankruptcy filing date u the bankruptcy is filed e.	-	-			•	
			ash government assis on Schedule I: Your I	•				Your expens	ses
4.			xpenses for your resident				4	4	\$875.00
	If not included in	•	,						
	4a. Real estate ta	xes					4	4a	
	4b. Property, hom	eowner's, or rer	nter's insurance				4	4b	
	4c. Home mainter	nance, repair, a	nd upkeep expenses				4	4c	
	4d. Homeowner's	association or o	condominium dues				4	4d.	

Official Form 106J

Deb	otor 1	Jamie Lee Shearer	Case number (if known)	
20.		real property expenses not included in lines 4 or 5 of this form or on dule I: Your Income.		
	20a.	Mortgages on other property	20a	
	20b.	Real estate taxes	20b	
	20c.	Property, homeowner's, or renter's insurance	20c	
	20d.	Maintenance, repair, and upkeep expenses	20d	
	20e.	Homeowner's association or condominium dues	20e	
21.	Othe	Specify: See continuation sheet	21. +	\$150.00
22.	Calcu	late your monthly expenses.		
	22a.	Add lines 4 through 21.	22a.	\$2,965.00
	22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	2. 22b	
	22c.	Add line 22a and 22b. The result is your monthly expenses.	22c	\$2,965.00
23.	Calcu	late your monthly net income.		
	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a	\$2,823.30
	23b.	Copy your monthly expenses from line 22c above.	23b. <b>_</b>	\$2,965.00
	23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c	(\$141.70)
24.	Do yo	ou expect an increase or decrease in your expenses within the year after yo	ou file this form?	
		xample, do you expect to finish paying for your car loan within the year or do you ent to increase or decrease because of a modification to the terms of your mortg	. ,	
	=	No. Yes. Explain here: Expenses likely to increase as debtor will need to find a new re	esidence (family is moving ou	t of town)

Debtor 1	Jamie Lee Shearer	Case number (if know	n)
21. Other	r. Specify:		
misc	. child's expenses		\$50.00
misc	. household expenses		\$100.00
		Total:	\$150.00

page 4

Fill in this in	nformation to i	identify your case	et e		
Debtor 1	<b>Jamie</b> First Name	<b>Lee</b> Middle Name	Shearer Last Name		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name		
United States B	sankruptcy Court fo	or the: <b>DISTRICT OF</b>	OREGON		
Case number (if known)					Check if this is an amended filing

#### Official Form 106Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
IZ1 No	
<b>✓</b> No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice,
	Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read true and correct.	the summary and schedules filed with this declaration and that they are
X /s/ Jamie Lee Shearer	X
Jamie Lee Shearer, Debtor 1	Signature of Debtor 2
Date <b>05/24/2019</b>	Date
MM / DD / YYYY	MM / DD / YYYY

ebtor 1	Jamie	Lee		Shearer			
	First Name	Middle Name	е	Last Name			
ebtor 2 Spouse, if filing)	First Name	Middle Name	е	Last Name			
nited States Ba	nkruptcy Court for	he: <b>DISTRIC</b>	T OF OR	EGON			
ase number f known)					_   _	Check if thi	is is an
						amended fi	iling
ficial Form		Affaire for	· Indivi	iduale Fil	ing for Bankruptcy		04/19
-	•		-	-	ng together, both are equally resp o this form. On the top of any add		
	ase number (if kno						
art 1: Giv	ve Details Abou	ut Your Mar	ital Stat	tus and Wh	ere You Lived Before		
VA/In addition and a second		-t2					
Married	current marital st	atus?					
Not marri	ed						
During the la	at 2 wasna hawa w						
•	ist 3 years, nave y	ou lived anyw	nere otne	r than where	you live now?		
□ No		•					
□ No		•	ast 3 years		you live now?  ude where you live now.  Debtor 2:		Dates Debtor 2
☐ No ☑ Yes. List		•	ast 3 years	s. Do not incl	ude where you live now.  Debtor 2:		lived there
☐ No ☑ Yes. List		•	ast 3 years	s. Do not incl	ude where you live now.		lived there
No Yes. List Debtor 1:	all of the places yo	•	ast 3 years	s. Do not incl	ude where you live now.  Debtor 2:  Same as Debtor 1		lived there
No Yes. List Debtor 1:	all of the places yo	•	ast 3 years  Dates lived th	s. Do not incl Debtor 1 here	ude where you live now.  Debtor 2:		lived there  Same as Debtor
No Yes. List Debtor 1:	all of the places you	•	Dates lived the	s. Do not incl Debtor 1 here 03/2018	ude where you live now.  Debtor 2:  Same as Debtor 1		lived there Same as Debtor From
No Yes. List Debtor 1:  755 NW: Number	all of the places you	u lived in the la	Dates lived the	s. Do not incl Debtor 1 here 03/2018	ude where you live now.  Debtor 2:  Same as Debtor 1	P Code	lived there Same as Debtor From
No Yes. List Debtor 1:  755 NW Number  Prineville	all of the places you  5th Street Street  OR	u lived in the la	Dates   From To Dates	s. Do not incl  Debtor 1 here  03/2018  07/2018	ude where you live now.  Debtor 2:  Same as Debtor 1  Number Street	P Code	lived there Same as Debtor  From To  Dates Debtor 2
No Yes. List Debtor 1:  755 NW 9 Number  Prineville City	all of the places you  5th Street Street  OR	u lived in the la	Dates lived the From To	s. Do not incl  Debtor 1 here  03/2018  07/2018	ude where you live now.  Debtor 2:  Same as Debtor 1  Number Street  City State Zi	P Code	lived there Same as Debtor From To  Dates Debtor 2 lived there
No Yes. List Debtor 1:  755 NW : Number  Prineville City  Debtor 1:	all of the places you  5th Street Street  OR	97754	Dates   From To Dates	s. Do not incl  Debtor 1 here  03/2018  07/2018	ude where you live now.  Debtor 2:  Same as Debtor 1  Number Street  City State Zi  Debtor 2:	P Code	lived there Same as Debtor From To  Dates Debtor 2 lived there
No Yes. List Debtor 1:  755 NW S Number  Prineville City  Debtor 1:	all of the places you  5th Street  Street  OR  State	97754	Dates lived the second	s. Do not incl Debtor 1 here  03/2018  07/2018  Debtor 1 here  07/2017	ude where you live now.  Debtor 2:  Same as Debtor 1  Number Street  City State Zi  Debtor 2:	P Code	lived there Same as Debtor  From To  Dates Debtor 2 lived there Same as Debtor
No Yes. List Debtor 1:  755 NW S Number  Prineville City  Debtor 1:	all of the places you  5th Street  Street  OR  State	97754	Dates   Dates   Dates   Dates   From	s. Do not incl Debtor 1 here  03/2018  07/2018  Debtor 1 here	ude where you live now.  Debtor 2:  Same as Debtor 1  Number Street  City State Zi  Debtor 2:  Same as Debtor 1	P Code	Iived there  Same as Debtor  From  To  Dates Debtor 2  Iived there  Same as Debtor  From
No Yes. List Debtor 1:  755 NW S Number  Prineville City  Debtor 1:	all of the places you  Sth Street  Be OR  State  Street  Dimet Lane Unit 1  Street  OR	97754 e ZIP Code	Dates   Dates   Dates   Dates   From	s. Do not incl Debtor 1 here  03/2018  07/2018  Debtor 1 here  07/2017	ude where you live now.  Debtor 2:  Same as Debtor 1  Number Street  City State Zi  Debtor 2:  Same as Debtor 1		Iived there  Same as Debtor  From  To  Dates Debtor 2  Iived there  Same as Debtor  From

Official Form 107

Deb	otor 1	Jamie Lee Shearer		Case nur	mber (if known)	
Р	art 2:	Explain the Sources of	Your Income			
4.	Fill in th	I have any income from employ e total amount of income you rec re filing a joint case and you have	eived from all jobs and all bu	sinesses, including par	t-time activities.	llendar years?
	□ No ✓ Yes	s. Fill in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions	Sources of income Check all that apply.	Gross income (before deductions and exclusions
		ry 1 of the current year until I filed for bankruptcy:	✓ Wages, commissions, bonuses, tips	\$6,585.00	Wages, commissions, bonuses, tips	
	·		Operating a business		Operating a business	
		calendar year:	✓ Wages, commissions, bonuses, tips	\$7,333.00	☐ Wages, commissions, bonuses, tips	
(Jai	nuary 1 to	December 31,	Operating a business		Operating a business	
For	the cale	ndar year before that:	✓ Wages, commissions, bonuses, tips	\$22,422.00	Wages, commissions, bonuses, tips	
(Jai	nuary 1 to	December 31, 2017 )	Operating a business		Operating a business	
5.	Include unemple and gar Debtor		at income is taxable. Exampl payments; pensions; rental in u are in a joint case and you l	es of other income are come; interest; dividen have income that you re	ds; money collected from la eceived together, list it only	awsuits; royalties;
	List eac	h source and the gross income fr	om each source separately.	Do not include income	that you listed in line 4.	
	ш	. Fill in the details.				
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions	Sources of income Describe below.	Gross income from each source (before deductions and exclusions
		ry 1 of the current year until I filed for bankruptcy:	2018 Federal tax refund	\$3,217.00 \$1,122.00		
		calendar year:	2017 Federal tax refun 2017 OR tax refund	nd \$5,628.00 \$21.00		
(Jai	nuary 1 to	December 31, <u>2018</u> )	2018 Child support	\$1,948.75		
		ndar year before that:	2016 OR tax refund	\$389.00		
(Jai	nuary 1 to	December 31, <u>2017</u> )	2017 child support	\$3,205.84		

Del	otor 1	Jamie Le	e Shearer		C	ase number (if knov	vn)		
Р	art 3:	List Ce	rtain Payments You Mac	le Before Y	ou Filed for Bar	nkruptcy			
6.	Are eithe	er Debtor	1's or Debtor 2's debts primar	ily consumer	debts?				
	□ No.		Debtor 1 nor Debtor 2 has prid by an individual primarily for a				d in 11 U.S.C. § 101(8) as		
		During t	he 90 days before you filed for b	oankruptcy, did	you pay any credito	r a total of \$6,825* of	or more?		
		□ No.	Go to line 7.						
		Yes.	List below each creditor to who total amount you paid that credible child support and alimony. Also	litor. Do not in	clude payments for	domestic support ob	oligations, such as		
* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.					ate of adjustment.				
Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.									
		During t	he 90 days before you filed for b	oankruptcy, did	you pay any credito	r a total of \$600 or r	more?		
		✓ No. Go to line 7.							
		Yes.		ents for domes	tic support obligatior	I of \$600 or more and the total amount you paid that support obligations, such as child support and alimony. this bankruptcy case.			
7.	7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.  No  Yes. List all payments to an insider.								
				Dates of	Total amount	Amount you	Reason for this payment		
Nic	k Sheare	ar.		payment	paid \$11,500.00	still owe \$0.00	rent and utilities		
Insider's name  Number Street			monthly August 201	8 -May 2019	Ψ0.00				

City

ZIP Code

State

Debtor 1	Jamie Lee She	arer				Case number	r (if known)			
	hin 1 year before you nefited an insider?	filed fo	r bankruptcy, di	d y	ou make any pa	yments or transfer any p	roperty on a	accoun	t of a dek	ot that
Incl	ude payments on debt	s guaraı	nteed or cosigned	d by	an insider.					
$\square$	No Yes. List all payments	s that be	enefited an inside	r.						
_										
Part 4	Identify Log	al Aati	one Bonese		sions and Fo	rooloouroo				
			•		sions, and Fo					
List		ding pe	rsonal injury case			nny lawsuit, court action, ons, divorces, collection su		-		-
_		·								
	No Yes. Fill in the details	i_								
ت		-	Nature of the o			Court or oronov			Ctatu	o of the coop
Case titl	nancial v. Shearer		Nature of the c		•	Court or agency	v Circuit C	ourt	Statu	s of the case
C30 1 1	ilaliciai v. Silealei		debt collection	"	n Jackson County Circuit Court  Court Name			Pending		
						100 South Oako	dale Avenu	е		☐ On appeal
•						Number Street				
Case nu	mber <u>19SC01006</u>									✓ Concluded
						Medford	OR	975	01-3127	
						City	State	ZIP C	ode	
seiz	hin 1 year before you zed, or levied? eck all that apply and fi No. Go to line 11. Yes. Fill in the inform	ll in the	details below.	as	any of your prop	perty repossessed, forec	losed, garni	shed, a	ittached,	
Ĭ <b>¥</b> I		u		_			<b>.</b>			
					escribe the prop	•	Date			of the property
Sole Sa Creditor's	Ivers Auto			2(	010 Jeep Gran	u Cherokee	04/2	0/19	\$	57,000.00
		rad Da	n							
Number	ick Hrdina, Authoria Street	zeu ne	<u>μ.                                    </u>	E	cplain what hap	pened				
4800 H	wy 101 N			✓	Property was re	epossessed.				
					Property was fo	oreclosed.				
Eureka		CA	95503-9401		Property was g	arnished.				
City		State	ZIP Code		Property was a	ttached, seized, or levied.				
				De	escribe the prop	erty	Date		Value o	of the property
World F	amous Autos				009 Honda Acc	•	11/3	2018		6,000.00
Creditor's								-010		0,000.00
Attn: N	. Kenneth Phillips,	Pres.								
Number	Street			E	oplain what happ					
144 Ox	ford Place			$\checkmark$	-	•				
					Property was fo					
Medfor	d	OR	97504-9333	Ē	Property was g					
City.		State	ZID Code		I Property was a	ittached seized or levied				

Deb	tor 1 Jamie Lee Shearer	Case number (i	f known)	
		Describe the property	Date	Value of the property
IRS Cred	tor's Name	partial 2017 tax refund; applied to 2016 balance	03/2018	\$1,288.27
РО	BOX 7346			
Nun		Explain what happened		
		☐ Property was repossessed.		
		Property was foreclosed.		
Phi	adelphia PA 19101-7346	Property was garnished.		
City	State ZIP Code	Property was attached, seized, or levied.		
	Within 90 days before you filed for bankruptcy, of amounts from your accounts or refuse to make a window and within 1 year before you filed for bankruptcy, we within 1 year before you filed for bankruptcy, we	a payment because you owed a debt?		
	creditors, a court-appointed receiver, a custodia  ☑ No ☐ Yes	an, or another official?		
Р	List Certain Gifts and Contribut	tions		
13.	Within 2 years before you filed for bankruptcy, o	lid you give any gifts with a total value of mor	e than \$600 per p	person?
	<ul><li>✓ No</li><li>✓ Yes. Fill in the details for each gift.</li></ul>			
14.	Within 2 years before you filed for bankruptcy, of to any charity?	lid you give any gifts or contributions with a t	otal value of mor	e than \$600
	✓ No ☐ Yes. Fill in the details for each gift or contribution	ion.		
Р	rrt 6: List Certain Losses			
15.	Within 1 year before you filed for bankruptcy or other disaster, or gambling?	since you filed for bankruptcy, did you lose a	nything because	of theft, fire,
	<ul><li>✓ No</li><li>☐ Yes. Fill in the details.</li></ul>			

Debtor 1	Jamie Lee	Shear	er	Ce	ase number (if k	nown)	
Part 7:	Part 7: List Certain Payments or Transfers					,	
Include	e you consul e any attorney	Ited abo	out seeking ba	uptcy, did you or anyone else acting on younkruptcy or preparing a bankruptcy petitioners, or credit counseling agencies for	ion?		
Oakes Lav Person Who V	Vas Paid	details.		Description and value of any property \$1500 attorney fees, \$335 filing fee counseling fee		Date payment or transfer was made 03/2019	Amount of payment \$1,859.00
Klamath For City  Email or websi		OR State	<b>97603</b> ZIP Code	- - -			
	Made the Paymonth  but Counse Was Paid		You	Description and value of any property	transferred	Date payment or transfer was made	Amount of payment
Number Str	reet			_		05/2019	\$24.00
City  www.crick Email or websi	ketdebt.con	State n	ZIP Code	_			
Oakes Lav	v Offices (v	<b>ria trus</b> ent, if Not	t account)	_			
anyone	e who promi include any p	sed to h	nelp you deal v	uptcy, did you or anyone else acting on you with your creditors or to make payments t you listed on line 16.			perty to
☐ Yes	s. Fill in the	details.					

Deb	tor 1	Jamie Lee Shear	er		Case number (i	f known)	
18.	propert Include	y transferred in the both outright transfe	e ordinary cours ers and transfers	ptcy, did you sell, trade, or se of your business or finan made as security (such as g ave already listed on this stat	cial affairs? ranting of a security interes		
	✓ No ☐ Yes	. Fill in the details.					
19.	you are ✓ No			uptcy, did you transfer any called asset-protection devic		l trust or similar devi	ce of which
Pa	art 8:	List Certain F	inancial Acc	ounts, Instruments, Sa	afe Deposit Boxes, a	nd Storage Units	
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your nat benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, concern houses, pension funds, cooperatives, associations, and other financial institutions.							
	□ No ☑ Yes	. Fill in the details.					
				Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	<b>Bank</b> e of Finan	cial Institution		VVVV 2 0 7 0	Charling	01/2019	(\$4.200.00 <u>)</u>
Num	ber Stre	eet		XXXX- <u>3</u> <u>8</u> <u>7</u> <u>0</u>	<ul><li>✓ Checking</li><li>✓ Savings</li><li>✓ Money market</li><li>✓ Brokerage</li><li>✓ Other</li></ul>	01/2019	(\$1,300.00)
City		State	ZIP Code				
Mid	l Oregoi	n CU		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		cial Institution		XXXX-		04/2019	\$280.00
Num	ber Stre	eet			Savings  Money market  Brokerage  Other		
City		State	ZIP Code				

<b>.</b>	44	Jamia Las Chassas	
	tor 1	Jamie Lee Shearer	Case number (if known)
21.	-	unow have, or did you have within 1 year before you filed for bankru curities, cash, or other valuables?	iptcy, any safe deposit box or other depository
	✓ No ☐ Yes	s. Fill in the details.	
22.	-	ou stored property in a storage unit or place other than your home	within 1 year before you filed for bankruptcy?
	✓ No ☐ Yes	s. Fill in the details.	
P	art 9:	Identify Property You Hold or Control for Someone E	ilse
23.	-	ı hold or control any property that someone else owns? Include an	y property you borrowed from, are storing for,
	✓ No ☐ Yes	s. Fill in the details.	
P	art 10:	Give Details About Environmental Information	
or	the purp	pose of Part 10, the following definitions apply:	
ı	าazardoเ	mental law means any federal, state, or local statute or regulation c us or toxic substance, wastes, or material into the air, land, soil, su g statutes or regulations controlling the cleanup of these substance	rface water, groundwater, or other medium,
		ans any location, facility, or property as defined under any environn or used to own, operate, or utilize it, including disposal sites.	nental law, whether you now own, operate, or
		ous material means anything an environmental law defines as a haza ce, hazardous material, pollutant, contaminant, or similar item.	ardous waste, hazardous substance, toxic
₹ер	ort all n	otices, releases, and proceedings that you know about, regardless	of when they occurred.
24.	Has any law?	y governmental unit notified you that you may be liable or potential	ly liable under or in violation of an environmental
	<b>⋈</b> No		
		s. Fill in the details.	
25.	•	ou notified any governmental unit of any release of hazardous mate	rial?
	✓ No ☐ Yes	s. Fill in the details.	
26.	Have you	ou been a party in any judicial or administrative proceeding under a	nny environmental law? Include settlements and
	✓ No	s. Fill in the details.	

Debtor 1 Jamie Lee Shea	arer	Case number (if known)				
Part 11: Give Details	About Your Business or Connections	our Business or Connections to Any Business				
27. Within 4 years before you business?	ı filed for bankruptcy, did you own a business	or have any of the following connections to any				
A member of a lin  A partner in a par  An officer, directo  An owner of at lea	r, or managing executive of a corporation ast 5% of the voting or equity securities of a corporation	rtnership (LLP)				
ш	e applies. Go to Part 12. ply above and fill in the details below for each bu	siness.				
BVS Cattle Company	Describe the nature of the busine cattle	ss Employer Identification number Do not include Social Security number or ITIN.				
Business Name <b>7650 NW Edwards Road</b> Number Street	Name of accountant or bookkeep	EIN:				
	7754	From2016 To2017				
JV Cattle Company	Describe the nature of the busine cattle - inactive/no assets/acti					
Business Name	no operating	EIN:				
Number Street	Name of accountant or bookkeep	er Dates business existed				
		From 2018 To current				
City State ZI	P Code					

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

✓ No✓ Yes. Fill in the details below.

Debtor 1 Jamie Lee She	Case number (if known)
Part 12: Sign Below	
that answers are true and co	is Statement of Financial Affairs and any attachments, and I declare under penalty of perjury rect. I understand that making a false statement, concealing property, or obtaining money or on with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, l1, 1519, and 3571.
X /s/ Jamie Lee Shearer Jamie Lee Shearer, Debtor	X Signature of Debtor 2
Date	Date
Did you attach additional pag	es to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
☑ No □ Yes	
Did you pay or agree to pay	omeone who is not an attorney to help you fill out bankruptcy forms?
<b>☑</b> No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.
   Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

+	\$75	filing fee administrative fee trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form-sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

+		filing fee administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

+		filing fee administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

		filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.